

**Fill in this information to identify the case:**

Debtor 1 Lauralee Rogers  
 Debtor 2 \_\_\_\_\_  
 (Spouse, if filing) \_\_\_\_\_  
 United States Bankruptcy Court for the: Northern District of Indiana  
 (State)  
 Case number 17-30659

Official Form 410S1

**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Seterus, Inc. as authorized subservicer for Federal National Mortgage Association ("Fannie Mae")

Court claim no. (if known): N/A

Last 4 digits of any number you use to identify the debtor's account:

8621

Date of payment change:

Must be at least 21 days after date of this notice 07/01/2017

New total payment:

Principal, interest, and escrow, if any \$ 460.70

**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?**

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ 319.35

New escrow payment: \$ 172.08

**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_%

New interest rate: \_\_\_\_\_%

Current principal and interest payment: \$ \_\_\_\_\_

New principal and interest payment: \$ \_\_\_\_\_

**Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_

Debtor 1

Lauralee Rogers  
First Name  
Middle Name Last Name

Case number (if known) 17-30659**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

x   
Signature

Date 5, 24, 2017

Print: Jennifer R. Watkins First Name Attorney Title  
Middle Name Last Name

Company Mercer Belanger

Address 1 Indiana Sq, Ste 1500  
Number Street  
Indianapolis IN 46204 City  
State ZIP Code

Contact phone (317) 636-3551

Email jwatkins@indylegal.com

**CERTIFICATE OF SERVICE**

I do hereby certify that a copy of the foregoing has been served upon the following on May 25, 2017.

PATRICK M SEESE  
1802 Miami St  
South Bend, IN 46613  
Attorney for Debtor

LAURALEE ROGERS, Debtor  
608 E Marion St  
Mishawaka IN 46545

DEBRA L MILLER, Trustee  
PO Box 11550  
South Bend, IN 46634

U.S. TRUSTEE  
One Michiana Sq Bldg, Ste 555  
100 E Wayne St  
South Bend, IN 46601

By: /s/ Jennifer R. Watkins

JENNIFER R. WATKINS  
MERCER BELANGER  
One Indiana Square, Suite 1500  
Indianapolis, IN 46204  
(317) 636-3551  
(317) 636-6680 fax

THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE  
USED FOR THAT PURPOSE. THIS COMMUNICATION IS FROM A DEBT COLLECTOR.

PO Box 1077  
Hartford, CT 06143-1077

**Business Hours (Pacific Time)**  
Monday-Thursday 5 a.m. to 8 p.m.  
Friday 5 a.m. to 6 p.m.  
**Phone 866.570.5277**

LAURALEE ROGERS  
c/o PATRICK M SEESE  
1802 MIAMI ST  
SOUTH BEND IN 46613-2822

L913

## ESCROW ACCOUNT STATEMENT

Analysis Date: 04/17/17  
Loan Number: \*\*\*\*8621

Current Payment		New Payment Effective 07/01/17	
Principal and Interest	\$288.63	Principal and Interest*	\$288.63
Escrow	\$319.35	Escrow	\$172.08
<b>Total Current Payment</b>	<b>\$607.98</b>	<b>Total NEW Payment*</b>	<b>\$460.71</b>

\* The principal and interest payments reflect the contractual amount due under the note, which can be modified with a mutually agreed upon payment plan. In addition, the new principal and interest payment and the total new payment may not reflect any changes due to interest rate adjustments. You will receive a separate notice for interest rate adjustments.

**NEW MORTGAGE PAYMENT NOTICE AND ESCROW ACCOUNT DISCLOSURE STATEMENT**

Seterus, Inc. is the servicer of the above referenced loan. In accordance with federal guidelines, your escrow account is reviewed at least once a year to determine if sufficient funds are available to pay your taxes and/or insurance. Your escrow payment will be a minimum of the total anticipated disbursements divided by the number of scheduled installments due in the next 12 months. This payment will increase if you have a post-petition shortage and/or deficiency. This statement provides a history of actual escrow account activity and a projection of the escrow account activity for the next 12 months.

Our records indicate a petition for Bankruptcy was filed on April 11, 2017. Pursuant to that petition, we have filed a proof of claim with the Bankruptcy court. Any shortage and/or deficiency listed under the Proof of Claim section will be excluded from your future scheduled escrow payment as these amounts will be added to your pre-petition arrearage and collected in your bankruptcy plan payment.

ANTICIPATED DISBURSEMENTS		ESCROW ACCOUNT PROJECTIONS FOR THE NEXT 12 MONTH ESCROW CYCLE			
July 2017 to June 2018		Anticipated Activity			
COUNTY		Payments to Escrow	Payments from Escrow	Description	Projected Balance
HAZARD INS	\$546.24 \$1,518.72				\$464.28
<b>Total Disbursements</b>	<b>\$2,064.96</b>				
		<b>Beginning Balance**</b>			<b>\$1,275.60</b>
		<b>Post Petition Beg Bal*</b>			
		<b>Date</b>			
		07/01/2017	172.08	0.00	1,447.68
		08/01/2017	172.08	0.00	1,619.76
		09/01/2017	172.08	0.00	1,791.84
<b>Bankruptcy File</b>		10/01/2017	172.08	273.12-	COUNTY 1,690.80
<b>Date</b>	April 11, 2017	11/01/2017	172.08	1,518.72-	HAZARD INS 344.16
		12/01/2017	172.08	0.00	516.24
<b>Pre-Petition Escrow</b>		01/01/2018	172.08	0.00	688.32
<b>Shortage/Deficiency as</b>	<b>\$811.32</b>	02/01/2018	172.08	0.00	860.40
<b>of Analysis Date</b>		03/01/2018	172.08	0.00	1,032.48
		04/01/2018	172.08	273.12-	COUNTY 931.44
		05/01/2018	172.08	0.00	1,103.52
		06/01/2018	172.08	0.00	1,275.60
		<b>Total</b>	<b>\$2,064.96</b>	<b>\$2,064.96-</b>	
<p>The escrow account has a pre-petition shortage and/or deficiency. A deficiency, if applicable, is the amount of negative balance in the escrow account, which can occur when funds that have been paid from the escrow account exceed the funds paid to the escrow account. An escrow shortage occurs when the escrow balance is not enough to pay the estimated items and any additional reserve deposits that need to be paid during the next 12 months. The pre-petition shortage and/or deficiency is accounted for on the proof of claim (POC) and will be collected as part of your pre-petition plan payment.</p>					
<p>*Post Petition Beg Bal = The post-petition portion of the escrow starting balance</p>					
<p>**Beginning balance = Starting balance less any unpaid escrow disbursements</p>					
<p>The Real Estate Settlement Procedures Act (RESPA) allows us to collect and maintain up to 1/6 of your total disbursements in your escrow account at all times, unless prohibited by state law. This cushion covers any potential increases in your tax and/or insurance disbursements. Cushion selected by servicer: \$344.16.</p>					

**ESCROW ACCOUNT HISTORY**

This is a statement of actual activity in your escrow account from May 2017 to June 2017. This history compares the projections from your last escrow analysis or initial disclosure and the actual activity in your account. If a prior escrow analysis was not conducted during this historical period, the projected escrow balance will be zero.

ACTUAL ESCROW ACCOUNT HISTORY							
	Payments to Escrow		Payments from Escrow		Description	Escrow Balance	
	Projected	Actual	Projected	Actual		Projected	Actual
Beginning Balance Date						\$931.44	\$92.14
05/01/17	172.08	0.00 *	0.00	0.00		1,103.52	92.14
06/01/17	172.08	0.00 *	0.00	0.00		1,275.60	92.14
Total	\$344.16	\$0.00	\$0.00	\$0.00			

\* indicates a difference from a previous estimate either in the date or the amount.  
\*\* indicates escrow payment made during a period where the loan was paid ahead.

NOTE – This analysis was prepared in advance of the escrow payment change date. Therefore, the projected beginning balance for the next 12 months estimates that you have paid all the required scheduled installments as shown in your actual account history and that all scheduled disbursements have been made from your escrow account.

THIS COMMUNICATION IS FROM A DEBT COLLECTOR AS WE SOMETIMES ACT AS A DEBT COLLECTOR. WE ARE ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. HOWEVER, IF YOU ARE IN BANKRUPTCY OR RECEIVED A BANKRUPTCY DISCHARGE OF THIS DEBT, THIS LETTER IS NOT AN ATTEMPT TO COLLECT THE DEBT. THIS NOTICE IS BEING FURNISHED FOR YOUR INFORMATION AND TO COMPLY WITH APPLICABLE LAWS AND REGULATIONS. IF YOU RECEIVE OR HAVE RECEIVED A DISCHARGE OF THIS DEBT THAT IS NOT REAFFIRMED IN A BANKRUPTCY PROCEEDING, YOU WILL NOT BE PERSONALLY RESPONSIBLE FOR THE DEBT. COLORADO: SEE [WWW.COLORADOATTORNEYGENERAL.GOV/CA](http://WWW.COLORADOATTORNEYGENERAL.GOV/CA) FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT. Seterus, Inc. maintains a local office at 355 Union Boulevard, Suite 250, Lakewood, CO 80228. The office's phone number is 888.738.5576. NEW YORK CITY: 1411669, 1411665, 1411662. TENNESSEE: This collection agency is licensed by the Collection Service Board of the Department of Commerce and Insurance. Seterus, Inc. is licensed to do business at 14523 SW Millikan Way, Beaverton, OR 97005.